

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Craig Allen Leiphart
Heather Ann Leiphart
Debtors

Case No. 13-00833-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Aug 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2018.

db/jdb +Craig Allen Leiphart, Heather Ann Leiphart, 340 Holyoke Dr, York, PA 17402-5012
4264476 +Asset Accept (Original Creditor:01 Fia C, Pob 1630, Warren, MI 48090-1630
4315799 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4264482 +G Jwl/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
4264487 +Met-Ed, PO BOX 3687, Akron, OH 44309-3687
4264491 +National Recovery Agen (Original Credito, 2491 Paxton St, Harrisburg, PA 17111-1036
4837056 +PennyMac Loan Services, LLC, P.O.Box 30597, Los Angeles, CA 90030,
PennyMac Loan Services, LLC, P.O.Box 30597, Los Angeles, CA 90030-0597
4837055 PennyMac Loan Services, LLC, P.O.Box 30597, Los Angeles, CA 90030
4264496 +Wellspan Health, PO Box 15124, York, PA 17405-7124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4273830 +EDI: CINGMIDLAND.COM Aug 14 2018 23:08:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693
4283147 EDI: AIS.COM Aug 14 2018 23:08:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4264477 +EDI: ACCE.COM Aug 14 2018 23:08:00 Asset Accept (Original Creditor:01 Gemb, Pob 1630,
Warren, MI 48090-1630
4266657 +EDI: ACCE.COM Aug 14 2018 23:08:00 Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
4264478 EDI: BANKAMER.COM Aug 14 2018 23:09:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
4264479 EDI: BANKAMER.COM Aug 14 2018 23:09:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
Greensboro, NC 27410
4264480 EDI: CAPITALONE.COM Aug 14 2018 23:09:00 Cap One, Po Box 85520, Richmond, VA 23285
4331633 EDI: BL-BECKET.COM Aug 14 2018 23:09:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4264481 +EDI: CHASE.COM Aug 14 2018 23:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
4264483 +EDI: RMSC.COM Aug 14 2018 23:09:00 Gecrb/Jc Penney Dc, Po Box 965007,
Orlando, FL 32896-5007
4264484 +EDI: RMSC.COM Aug 14 2018 23:09:00 Gecrb/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
4264485 +EDI: RMSC.COM Aug 14 2018 23:09:00 Gecrb/Sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005
4264486 +EDI: CBSKOHLS.COM Aug 14 2018 23:08:00 Kohls/Capone, Po Box 3115,
Milwaukee, WI 53201-3115
4264488 +EDI: MID8.COM Aug 14 2018 23:08:00 Midland Funding (Original Creditor:Chase,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
4264489 +EDI: MID8.COM Aug 14 2018 23:08:00 Midland Funding (Original Creditor:Citib,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
4264490 +EDI: MID8.COM Aug 14 2018 23:08:00 Midland Funding (Original Creditor:Hsbc,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
4339280 EDI: PRA.COM Aug 14 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4264492 +EDI: PRA.COM Aug 14 2018 23:08:00 Portfolio Recvry&Affil (Original Credito,
120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4264493 +EDI: SEARS.COM Aug 14 2018 23:08:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
4264494 +EDI: SWCR.COM Aug 14 2018 23:09:00 Southwest Credit Syste (Original Credito,
5910 W Plano Pkwy Ste 10, Plano, TX 75093-2201
4272781 +E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2018 19:07:07 VW Credit, Inc.,
9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
4264495 +E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2018 19:07:07 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
4285274 EDI: WFFC.COM Aug 14 2018 23:08:00 Wells Fargo Bank, N.A.,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
4264497 +EDI: WFFC.COM Aug 14 2018 23:08:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Dawn Marie Cutaia on behalf of Debtor 1 Craig Allen Leiphart dmcutaia@gmail.com,
cutaialawecf@gmail.com:r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 2 Heather Ann Leiphart dmcutaia@gmail.com,
cutaialawecf@gmail.com:r46159@notify.bestcase.com
Jeremy John Kobeski on behalf of Creditor Pennymac Loan Services pamb@fedphe.com
Jerome B Blank on behalf of Creditor Pennymac Loan Services pamb@fedphe.com
Joseph Angelo Dessoye on behalf of Creditor BANK OF AMERICA, N.A. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Mario John Hanyon on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, et al. pamb@fedphe.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Craig Allen Leiphart**
First Name Middle Name Last Name
Debtor 2 **Heather Ann Leiphart**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-00833-RNO**

Social Security number or ITIN **xxx-xx-8347**
EIN **-----**
Social Security number or ITIN **xxx-xx-3799**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig Allen Leiphart

Heather Ann Leiphart

By the
court:

August 14, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.